

This brochure supplement provides information about Clarissa Krinsky that supplements the ClariFinancial LLC brochure. You should have received a copy of that brochure. Please contact Clarissa Krinsky if you did not receive ClariFinancial LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Clarissa Krinsky is also available on the SEC's website at www.adviserinfo.sec.gov.

ClariFinancial LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Clarissa Sunshine Krinsky

Personal CRD Number: 2706527

Investment Adviser Representative

ClariFinancial LLC
1718 Central Ave SWSuite C
Albuquerque, NM 87104
(505) 554-2329
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UPDATED: 02/07/2018

Item 2: Educational Background and Business Experience

Name: Clarissa Krinsky **Born:** 1974

Educational Background and Professional Designations:

Education:

MD Medicine, University of New Mexico - 2000

BA Biology, University of San Diego - 1996

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

07/2016 - Present	Investment Adviser Representative ClariFinancial LLC
03/2016 – 07/2016	Self-employed Self-employed
02/2014 - 03/2016	Financial Advisor Wells Fargo Advisors Financial Network
07/2009 – 12/2013	Assistant Professor University of New Mexico
10/2003 – 07/2009	Resident Physician University of New Mexico

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Clarissa Sunshine Krinsky occasionally serves as an expert witness for attorneys. Additionally, she is on the Board of Directors for All Faiths and the Board of La Tierra Sagrada Society. The board positions do not entail any compensation.

It is possible that Ms. Krinsky may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. However, ClariFinancial always acts in the best interest of the client and clients are in no way required to use the services of any representative of ClariFinancial in connection with such individual's activities outside of this investment advisory firm.

Item 5: Additional Compensation

Clarissa Krinsky does not receive any economic benefit from any person, company, or organization, other than ClariFinancial LLC in exchange for providing clients advisory services through ClariFinancial LLC.

Item 6: Supervision

As the Chief Compliance Officer of ClariFinancial LLC, Clarissa Krinsky supervises all activities of the firm. Clarissa Krinsky's contact information is on the cover page of this disclosure document. Clarissa Krinsky adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Clarissa Krinsky has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Clarissa Krinsky has NOT been the subject of a bankruptcy petition in the past ten years.